ABSTRACT OF THE DISCLOSURE

Methods of delivering application modules over networks and monitoring those application modules are disclosed. A user requests a WEB page from a host site that includes embedded calls for the application modules. While the page is loaded on the user's machine, the application modules are loaded from a master site. The user interacts with the application modules and earns points depending on that interaction. The resulting points are dynamically sent to the master site where they are processed according to preset criteria, with the resultant information returned to the user in "real-time." Methods of providing a point engine interface over networks and monitoring the interaction are disclosed. A user requests a WEB page from a host site that includes other possible means for a user to earn points than by interacting with the application modules as described above. Once the WEB page is returned, the user interacts with the page and earns points which are returned to the host site. The host site in turn contacts the master site through a unique code which directs the master site to award/ adjust points accordingly. The information is processed and returned to the host site. Simultaneously, the master site makes this updated information available to the user through interaction with an application module.